

15-13643-elf Desc Main
f 2
12/11/20 15:47:47
Fill in this information to identify the case:

Debtor 1 JULIE V. FOLINO

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 15-13643-elf

Form 4100R

Response to Notice of Final Cure Payment

12/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: PHH Mortgage Corporation

Court claim no. (if known):
5

Last 4 digits of any number you use to identify the debtor's account: 0560

Property address: 1031 Tree St
Number Street
Philadelphia, PA 19148
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: _____
MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 8,904.81
- b. Total fees, charges, expenses, escrow, and costs outstanding: +(b) \$ 550.00
- c. **Total.** Add lines a and b. (c) \$ 9,454.81

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

06/01/2019
MM/DD/YYYY

Debtor1 JULIE V. FOLINO
First Middle Last

Case number (if known) 15-13643-elf

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/Andrew Spivack Date 12/11/2020
Signature

Print Andrew Spivack Title Attorney
First Name Middle Name Last Name

Company Brock & Scott, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 302 Fellowship Road, Suite 130
Number Street

Mount Laurel, NJ 08054
City State ZIP Code

Contact phone 844-856-6646 x3017 Email PABKR@brockandscott.com